## REMARKS

Applicant replies to the Final Office Action mailed on March 14, 2008 within two months. Thus, Applicant respectfully requests an Advisory Action, if necessary. Claims 1-11 were pending in the application and the Examiner rejects claims 1-11. Applicants cancel claims 2, 9, and 10 without prejudice in favor of filing one or more claims disclosing similar subject matter. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Applicant thanks the Examiner for the Interview with Applicants' counsel on May 6, 2008. Applicant's counsel discussed possible claim amendments to differentiate the presently claimed invention over the cited reference. Accordingly, Applicant further clarify that the invention is directed to translating financial transaction data from a financial services organization to financial transaction data that can be used by an accounting department of an organization, for example.

## Rejection under 35 U.S.C. § 102(b)

The Examiner rejects claims 1-6 and 8-11 under 35 U.S.C. § 102(b) as being anticipated by Crozier, U.S. Patent 5,392,390 ("Crozier"). Applicant respectfully traverses this rejection.

Crozier generally discloses a system for translating dissimilarly formatted data between disparate computer systems. Crozier further discloses the dynamic reconciliation of conflicts within the data based on the content of the data and specific preferences that have been defined by a user. Specifically, the Crozier system accepts data from a first computer application, maps the data to a second computer application, formats the data in accordance with the second computer application, and searches for conflicts between data residing on the two computer applications. If a conflict is identified, the user is alerted and may either select to accept, ignore, or change the data before it is applied to the second computer application.

The Crozier system includes an interface that enables a user to map fields between two files such as, for example a calendar file residing on a desktop computer and a calendar file residing on a PDA. Based on the mapping, the Crozier system constructs a series of rules that the system uses to map data from one data structure to another data structure. However, the Crozier system is significantly different than the presently claimed invention, in that the Crozier system relies on information that is part of each source in order to determine how such data

should be mapped. For example, Crozier discloses in column 6, lines 6-41 that three methods are used to determine the nature of a data file or database. The first is a data dictionary that defines how data residing in a database provides field names and other information. The second is an application that provides needed information. The application performs an analysis on a data source to determine field names, types, etc. The third method is "brute force." Brute force, as described by Crozier, is the act of hard coding the translation program such that it knows when to associate different fields. In either case, the Crozier system is unable to associate data fields in a highly sophisticated environment where a financial services company maintains transaction data in a first format, which needs to be translated to a second format that may be a proprietary format that includes fields that are identified only by an internal accounting code.

As such, Crozier does not disclose or contemplate ALL of the following unique combination of steps for translating financial transaction files, as recited by independent claim 1.

- establishing, via said host computer, sorting criteria which include a date of a financial transaction, name of a financial account holder, and name of a merchant;

  - establishing, via said host computer, filter criteria which identify financial transaction records belonging to a client of a financial services company;

  - establishing, via said host computer, a date range which includes a start date and an end date for retrieving said financial transaction records;

  - establishing, via said host computer, a file format which includes at least one of: comma delimited, space delimited, ASCII, Abstract Syntax Notation (ASN), and eXtensible Markup Language (XML);

  - establishing, via said host computer, accounting codes which are used to categorize said financial transaction records in accordance with accounting systems owned by said client of said financial services company;

  - establishing, via said host computer, financial transaction field properties which include at least one of: field name, description, status, length flag, length, minimum length, maximum length, format mask, justification, pad character, quote, delimiter flag, start position, end position, and counter increment flag;

- establishing, via said host computer, element properties which include at least one of: query field, static table entry, counter, fixed text, and character function;

- establishing, via a said host computer, an expression, wherein said expression is evaluated during said translation;

- creating, via said host computer, an interface file including said sorting criteria, said filter criteria, said date range, said file format, said accounting codes, said field properties, said element properties, and said expression;

- reading, via said host computer, unusable financial transaction data from a first source, wherein said first source is at said financial services company;

- reading, via said host computer, said sorting criteria, said filter criteria, said date range, said file format, said accounting codes, said field properties, said element properties, and said expression contained in said interface file;

- retrieving said unusable financial transaction data from said first source based on said sorting criteria, said filtering criteria, and said date range;

- translating, via said host computer, using only a single translation of said unusable financial transaction data from said first source to create a first financial transaction data copy,

- wherein said first financial transaction data copy is in a format usable by a second source according to said file format, said accounting codes, said field properties, and said element properties contained in said interface file and,

- wherein said second source is associated with said client of said financial services company and,

- wherein said unusable financial transaction data from said first source is usable by said second source after said translating step;

- executing, via a host computer, said expression, wherein said expression performs a calculation and retrieves a second financial transaction data copy from a third source;
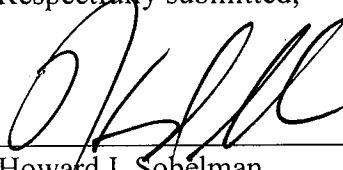
- formatting, via a host computer, said second financial transaction data copy in accordance with said file format, said accounting codes, said field properties, and said element properties
- combining said first financial transaction data copy and said second financial transaction data copy;
- saving said combined data at said second source; and,
- saving, onto said host computer, said interface file.

Claims 3-8 and 11 variously depend from independent claim 1. As such, dependent claims 3-8 and 11 are differentiated from the cited reference for at least the reasons set forth above, as well as in view of their own respective features.

In view of the above remarks, Applicant respectfully submits that all pending claims properly set forth that which Applicant regards as his invention and are allowable over the cited references. Accordingly, Applicant respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Attorney for Applicant authorizes and respectfully requests that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

Dated:_____May 13, 2008_____  By: _____

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